



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

John M. HILLMAN, et al.

Art Unit: 2761

Serial No. 09/358,653

Examiner: KYLE, C.

Filed: July 23, 1999

For: **SYSTEM AND METHOD FOR FUNDING AN ACCOUNT AND
CONSOLIDATING FINANCIAL RELATIONSHIPS**

Box: Non-Final
Assistant Commissioner of Patents
Washington, D.C. 20231

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S. Colman
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RESPONSE UNDER 37 C.F.R. §1.111

In response to the Office Action mailed January 11, 2002, the undersigned representative respectfully requests entry of the following amendments to the claims, and reconsideration of the rejections of record in light of this amendment and the following remarks.

IN THE SPECIFICATION

After the TITLE, please add the following heading and first paragraph to the specification:

--Cross-Reference to Related Applications

a
This application claims priority to and incorporates by reference United States Provisional Patent Application No. 60/093,861 entitled "System and Method for Funding an Account and Consolidating Financial Relationships" filed July 23, 1998.--

IN THE CLAIMS